

WHAT IS CLAIMED IS:

Sub B2
1. A method for automatically preparing a client communication
pertaining to a financial product for a client, wherein the client
communication is for combined use with a corresponding and respective host
vehicle, the method comprising:

5 using decision information to automatically select variable information,
the variable information comprising other than a client identification, and
automatically inserting the variable information into the client
communication.

10 2. A method as recited in claim 1, wherein the variable information
comprises client information.

3. A method as recited in claim 2, wherein the variable information
comprises client information other than a client name.

15 4. A method as recited in claim 2, wherein the variable information
comprises client information other than a client address.

5. A method as recited in claim 2, wherein the variable client
information comprises client family information.

6. A method as recited in claim 2, wherein the variable client
information comprises client age information.

20 7. A method as recited in claim 2, wherein the variable client
information comprises client geographic information other than client address
information.

8. A method as recited in claim 2, wherein the variable client
information comprises client purchasing information.

25 9. A method as recited in claim 2, wherein the variable client
information comprises client asset information.

10. A method as recited in claim 2, wherein the variable client
information comprises client liability information.

30 11. A method as recited in claim 2, wherein the variable client
information pertains to a mortgage.

12. A method as recited in claim 2, wherein the variable client information comprises client financial income information.

13. A method as recited in claim 2, wherein the variable client information comprises client occupation information.

14. A method as recited in claim 2, wherein the variable client information comprises client activity information.

15. A method as recited in claim 1, wherein the variable information comprises other than a client name, address, age, marital status, tobacco habits, type of life insurance and amount of life insurance coverage.

16. A method as recited in claim 2, wherein the variable client information comprises at least one of psychographic and demographic client data.

17. A method as recited in claim 1, wherein the variable information comprises financial product information.

18. A method as recited in claim 17, wherein the variable financial product information pertains to a plurality of different financial products.

19. A method as recited in claim 17, wherein the variable financial product information pertains to a non-property and non-casualty insurance product.

20. A method as recited in claim 17, wherein the variable financial product information pertains to an individual life insurance product.

21. A method as recited in claim 17, wherein the variable financial product information pertains to an individual term life insurance product.

22. A method as recited in claim 17, wherein the variable financial product information pertains to an individual life insurance product other than a term life insurance product.

23. A method as recited in claim 17, wherein the variable financial product information pertains to an individual term life insurance product and an individual permanent life insurance product.

24. A method as recited in claim 17, wherein the variable financial product information pertains to a disability insurance product.

25. A method as recited in claim 17, wherein the variable financial product information pertains to an annuity.

26. A method as recited in claim 17, wherein the variable financial product information pertains to a savings product.

27. A method as recited in claim 17, wherein the variable financial product information pertains to an investment product.

28. A method as recited in claim 17, wherein the variable financial product information pertains to a financial security.

29. A method as recited in claim 17, wherein the variable financial product information pertains to a loan product.

30. A method as recited in claim 17, wherein the variable financial product information pertains to at least one of an equity instrument, a debt instrument, a money market fund, and a mutual fund.

31. A method as recited in claim 1, wherein the variable information comprises financial product pricing information.

32. A method as recited in claim 31, wherein the variable information further includes financial product non-price information.

33. A method recited in claim 1, wherein the variable information comprises ancillary information.

34. A method as recited in claim 33, wherein the ancillary information comprises statistical demographic information.

35. A method as recited in claim 33, wherein the ancillary information comprises geo-code data.

36. A method as recited in claim 33, wherein the ancillary information comprises psychographic data.

37. A method as recited in claim 33, wherein the ancillary information comprises economic data pertaining to more than one person.

38. A method as recited in claim 1, wherein the variable information comprises text.

39. A method as recited in claim 1, further including a step of automatically combining the client communication with the host vehicle to

create a combined communications, wherein the combined communication comprises a single document.

40. A method for automatically preparing a plurality of client communications pertaining to a financial product for a corresponding and respective plurality of clients, wherein the client communications are for combined use with a corresponding and respective plurality of host vehicles, the method comprising:

using decision information to automatically select variable information, the variable information comprising other than a client identification, and automatically inserting the variable information into each of the client communications.

41. A method as recited in claim 40, further including a step of automatically combining the client communication for each of the clients with the host vehicle for the corresponding and respective one of the clients to create a combined communication for the corresponding and respective one of the clients, wherein each of the combined communications comprises a single document.

42. An apparatus for automatically preparing a client communication pertaining to a financial product for a client, wherein the client communication is for combined use with a corresponding host vehicle, the apparatus comprising:

means for inputting into a computer-accessible storage medium variable information comprising other than a client identification and decision information;

processing means operatively coupled to the storage medium for using the decision information to automatically select a subset of the variable information for the client; and

output preparing means in operative communication with the processing means for preparing the client communication and automatically inserting the subset of the variable information into the client communication.

61
43. An apparatus as recited in claim 42, wherein the inputting means comprises a disk drive.

68
44. An apparatus as recited in claim 42, wherein the inputting means comprises a tape drive.

5 64
45. An apparatus as recited in claim 42, wherein the inputting means comprises an optical scanner.

70
46. An apparatus as recited in claim 42, wherein the inputting means comprises a bar code reader.

71
47. An apparatus as recited in claim 42, wherein the inputting means comprises a modem.

10 72
48. An apparatus as recited in claim 42, wherein the output preparing means comprises a laser printer.

73
49. An apparatus as recited in claim 42, wherein the output preparing means comprises a modem.

15 74
50. An apparatus as recited in claim 42, wherein the output preparing means comprises a computer.

51. An apparatus for automatically preparing a plurality of client communications pertaining to a financial product for a corresponding and respective plurality of clients, wherein the client communications are for combined use with a corresponding and respective plurality of host vehicles, the apparatus comprising:

means for inputting into a computer-accessible storage medium variable information comprising other than a client identification and decision information;

25 processing means operatively coupled to the storage medium for using the decision information to automatically select a subset of the variable information for each of the clients; and

output preparing means in operative communication with the processing means for preparing the client communications and for automatically inserting into the client communication the subset of variable information for the corresponding and respective client.

52. A method for automatically preparing a client communication pertaining to a financial product for a client, wherein the client communication is for combined use with a corresponding host vehicle, the method comprising:

5 providing a format for the client communication wherein the communication format includes a variable portion;

inputting into a computer-accessible storage medium variable information other than a client identification;

inputting into the storage medium decision information;

10 using the decision information to select a subset of the variable information for inclusion in a variable portion of the client communication corresponding to the variable portion of the client communication format.

53. A method as recited in claim 52, further including a step of generating the client communication according to the communication format, the generating step including inserting the subset of variable information into the variable portion of the client communication corresponding to the variable portion of the client communication format.

15 77 54. A method as recited in claim 52, further including a step of automatically combining the client communication with the host vehicle to create a combined communication, wherein the combined communication comprises a single document.

20 25 55. A method for automatically preparing a plurality of client communications pertaining to a financial product for a corresponding and respective plurality of clients, wherein each of the client communications is for combined use with a corresponding and respective host vehicle, the method comprising:

providing a format for the client communications wherein the communication format includes a variable portion;

30 inputting into a computer-accessible storage medium variable information other than a client identification;

inputting into the storage medium decision information; and
using the decision information to select a subset of the variable
information for each of the clients for inclusion in a variable portion of the
client communication for that client, the variable portion of the client
communications corresponding to the variable portion of the client
communication format.

56. A method as recited in claim 55, further including a step of
generating the client communications according to the communication format,
the generating step including inserting the subset of variable information for
a given client into the variable portion of the client communication for that
client.

57. A method as recited in claim 55, further including a step of
automatically combining the client communication with the host vehicle to
create a combined communication, wherein the combined communication comprises
a single document.